

DECLARATION, POWER OF ATTORNEY AND PETITION

As below named inventor, I hereby declare: that my residence, post office address and citizenship are as stated below next to my name; that I verily believe I am the original, first, and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled A LIMITED LIABILITY BANKING STRUCTURE INVOLVING MEMBER BANKING AND METHOD OF USE, the specification of which is attached hereto; that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above; and that I acknowledge the duty to disclose information which is material to patentability as defined in § 1.56(a) of Title 37 of the Code of Federal Regulations.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

As the below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 C.F.R. 1.9(c) for purposes of paying reduced fees under § 41(a) and (b) of Title 35, United State Code, to the Patent and Trademark Office.

I hereby appoint as its attorneys and/or patent agents the law firm of JONES, WALDO, HOLBROOK & McDONOUGH, having a business address of 170 South Main Street, Suite 1500, Salt Lake City, Utah 84101-1644, and BRENT T. WINDER, Registration No. 46,250, all

with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

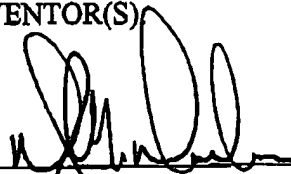
All correspondence concerning this application should be directed to:

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Wherefore, I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed at Layton, Ut., this 1st day of Nov., 2003.

INVENTOR(S)



DOUGLAS M. DURBANO

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